



# DISASTER NEWS

*Economic Injury Loans for Small Businesses*

**Release Date:** January 24, 2007

**Release Number:** CA 10793 - 01

**Contact:** Rick Jenkins

**Phone:** (916) 735-1500

## **SBA To Assist California Small Businesses Affected By the Recent Freeze, Will Offer Low Interest Loans to Impacted Firms**

**Sacramento, CA** - Steven C. Preston, Administrator of the U.S. Small Business Administration (SBA) announced today that low-interest loans will be available to small businesses that have suffered financial losses due to this month's freeze damage to crops.

Preston's action responds to a January 22, 2007 request from Governor Arnold Schwarzenegger for the SBA to declare a disaster due to the freezing temperatures that affected crops beginning on January 11. The declaration covers the California counties of:

Alameda	Butte	Colusa	Contra Costa	Fresno	Glenn
Humboldt	Imperial	Inyo	Kern	Kings	Lake
Los Angeles	Madera	Mariposa	Mendocino	Merced	Mono
Monterey	Napa	Orange	Riverside	San Benito	San Bernardino
San Diego	San Francisco	San Joaquin	San Luis Obispo	San Mateo	Santa Barbara
Santa Clara	Santa Cruz	Sonoma	Stanislaus	Tehama	Trinity
Tulare	Tuolumne	Ventura	Yolo		

The declaration also covers the neighboring counties of La Paz, Mohave and Yuma in Arizona and Clark in Nevada.

"We look forward to working with small business owners who were affected by the severe freeze to make SBA disaster loans available to their small businesses," said Administrator Preston.

SBA's disaster declaration makes low-interest Economic Injury Disaster Loans available to small, non-farm businesses who have suffered financial losses due to the freeze itself or due to freeze damage to crops such as citrus. SBA's declaration will make available these loans to small businesses that are dependent on growers of citrus and other freeze-impacted crops. Eligible small businesses also include those who do business directly with the growers or other agricultural producers such as packing houses, truckers, and suppliers of agricultural equipment or services. Owners of small "main street" businesses whose customers are dependent on agriculture income, such as diners, gas stations, markets, etc. may also apply for these disaster loans.

By law, agricultural enterprises such as citrus growers and vegetable growers are not eligible for SBA disaster assistance. Citrus and vegetable growers and farmers and ranchers should contact the U.S. Department of Agriculture (USDA) for information on assistance programs they may have available.

According to Alfred E. Judd, Director of SBA's Disaster Field Operations Center - West, SBA is offering working capital loans of up to \$1.5 million at an interest rate of 4 percent with terms up to 30 years. "These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The loans also can provide vital economic assistance to small businesses to help them overcome the loss of revenue they are experiencing," said Judd.

"SBA disaster customer service representatives will be on hand at the following 32 Disaster Loan Outreach Centers to issue loan applications, answer questions about SBA's Economic Injury Disaster Loan program, explain the application process and help each individual complete their application," said Bruce Thompson, SBA's Regional Administrator for California.

Small business owners unable to visit an SBA Disaster Loan Outreach Center may also obtain information by calling toll-free (800) 659-2955. Hearing impaired individuals may call toll-free (800) 877-8339. Or visit SBA's website at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). The deadline to apply for these loans is **October 24, 2007**.

*(See attached list for locations and hours of operation)*

**SBA Disaster Loan Outreach Centers  
for the 2007 Freeze Disaster Declaration**

**FRESNO COUNTY**

**MENDOTA**

Mendota City Hall  
643 Quince Street

**Mondays**

**9 am to 5 pm**

**KINGSBURG**

Fresno County Public Library  
1399 Draper Street

**Tuesdays**

**10 am to 6 pm**

**FRESNO**

Fresno County Public Library  
2420 Mariposa Street

**Wednesdays**

**9 am to 5 pm**

**ORANGE COVE**

Victor C. Lopez Center  
1705 S. Anchor Avenue

**Thursdays and Fridays**

**9 am to 5 pm**

**GLENN COUNTY**

**WILLOWS**

Chamber Office  
118 West Sycamore Street

**Tuesdays – Thursdays**

**9 am to 3 pm**

**IMPERIAL COUNTY**

**EL CENTRO**

County Office of Employment Training  
2695 South 4<sup>th</sup> Street, Building D

**Mondays – Fridays**

**9 am to 5 pm**

**KERN COUNTY**

**BAKERSFIELD**

Bakersfield College Weill Institute  
SBDC

2100 Chester Avenue

**Mondays – Fridays**

**9 am to 5 pm**

**KINGS COUNTY**

**HANFORD**

Kings County Library  
401 North Douty Street

**Wednesdays and Thursdays**

**10 am to 5 pm**

**LAKE COUNTY**

**LAKEPORT**

Agricultural Center  
883 Lakeport Boulevard

**Mondays – Wednesdays**

**9 am to 5 pm**

**LOS ANGELES COUNTY**

**LANCASTER**

Los Angeles County Fire Department  
North County Training Center  
42110 6<sup>th</sup> Street E

**Wednesdays – Fridays**

**9 am to 5 pm**

**MADERA COUNTY**

**MADERA**

County Fire Department  
14225 Road 28

**Tuesdays and Wednesdays**

**9 am to 5 pm**

**All locations open beginning Monday, January 29  
All offices will be closed on President's Day, Monday, February 19<sup>th</sup>.**

**SBA Disaster Loan Outreach Centers  
for the 2007 Freeze Disaster Declaration**

**MENDOCINO COUNTY**

**FORT BRAGG**

West Company  
760-B Stewart Street  
(Entrance on W. Spruce St. between  
N. Main & Stewart Streets)

**Thursdays and Fridays**  
**9 am to 5 pm**

**MERCED COUNTY**

**MERCED**

Office of Emergency Services  
735 Martin Luther King, Jr. Way

**Thursdays and Fridays**  
**9 am to 5 pm**

**MONTEREY COUNTY**

**SALINAS**

Agricultural Commissioner Office  
1428 Abbott Street

**Mondays and Tuesdays**  
**8 am to 4:30 pm**

**RIVERSIDE COUNTY**

**RIVERSIDE**

Riverside County Administrative Center  
4080 Lemon Street  
Basement, Room 6

**Mondays – Wednesdays**  
**9 am – 5 pm**

**INDIO**

Riverside County Administrative Center  
82675 Avenue 48 (Highway 111)  
Basement, Room 6

**Thursdays and Fridays**  
**9 am to 5 pm**

**SAN BENITO COUNTY**

**HOLLISTER**

YMCA  
339 5th Street  
**Thursdays**  
**9 am to 5 pm**

**SAN BERNARDINO COUNTY**

**CHINO**

Chino Business Resource Center  
13160 7<sup>th</sup> Street

**Mondays and Tuesdays**  
**9 am to 5 pm**

**REDLANDS**

Redlands Fire Station #264  
1270 West Park Avenue  
(Cross street is Tennessee)

**Wednesdays – Fridays**  
**9 am to 5 pm**

**SAN DIEGO COUNTY**

**OCEANSIDE**

SBDC  
Miracosta Community College Campus  
1823 Mission Avenue

**Mondays – Wednesdays**  
**9 am to 5 pm**

**SAN JOAQUIN**

**STOCKTON**

Cesar Chavez Central Library  
605 N. El Dorado Street

**Mondays**  
**10 am to 6:30 pm**

**All locations open beginning Monday, January 29**  
**All offices will be closed on President's Day, Monday, February 19<sup>th</sup>.**

**SBA Disaster Loan Outreach Centers  
for the 2007 Freeze Disaster Declaration**

**SAN LUIS OBISPO COUNTY**

**ARROYO GRANDE**

Department of Agriculture  
810 W. Branch Street  
**Wednesdays and Thursdays**  
**9 am to 5 pm**

**TEMPLETON**

Department of Agriculture  
530 West Main Street  
**Mondays and Tuesdays**  
**9 am to 5 pm**

**SAN MATEO COUNTY**

**HALF MOON BAY**

Half Moon Bay Chamber of Commerce  
Conference Room  
520 Kelly Avenue  
(Downtown)  
**Fridays**  
**9 am to 5 pm**

**SANTA BARBARA**

**SANTA MARIA**

Santa Maria Town Center  
356 Town Center E.  
(Corner of Broadway & Main Street,  
Upper level, near Macy's)  
**Fridays**  
**9 am to 5 pm**

**SANTA CRUZ COUNTY**

**WATSONVILLE**

Santa Cruz Fairgrounds  
Administrative Office  
2601 E. Lake Avenue  
**Wednesdays**  
**8:30 am to 4:30 pm**

**STANISLAUS COUNTY**

**MODESTO**

Alliance Economic Development Office  
1010 10th Street, Suite 1400  
**Mondays**  
**9 am to 5 pm**

**TULARE COUNTY**

**VISALIA**

Visalia Chamber of Commerce  
220 S. Santa Fe Street  
**Mondays and Tuesdays**  
**9 am to 5 pm**

**LINDSAY**

Lindsay Chamber of Commerce  
Sierra Vista Plaza  
133 W. Honolulu St., Suite D  
**Thursdays and Fridays**  
**9 am to 5 pm**

**PORTERVILLE**

Home Realty & Land Co.  
333 W. Henderson Ave.  
**Mondays - Wednesdays**  
**9 am to 5 pm**

**VENTURA COUNTY**

**OXNARD**

Oxnard Chamber of Commerce  
400 E. Esplanade Drive, Suite 302  
**Mondays and Tuesdays**  
**9 am to 5 pm**

**YOLO COUNTY**

**WINTERS**

Winters City Hall, 2<sup>nd</sup> Floor  
318 1st Street  
**Fridays**  
**9 am to 5 pm**

**All locations open beginning Monday, January 29**  
**All offices will be closed on President's Day, Monday, February 19<sup>th</sup>.**